IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor Ashvin Mathew Serial No. 10/784,530 Filed 02/23/2004 Confirmation No. 7752 For PROFILE AND CONSENT ACCRUAL Art Unit 2442

Examiner Douglas B. Blair

June 24, 2009

SUBMISSION OF SUBSTITUTE SPECIFICATION

In response to the Examiner's request, applicants submit the following substitute specification under 37 CFR 1.125(b). Attached is a clean form, without markings, of the substitute specification. No new matter has been added. The allowed claims are not included. See Amendment B for the allowed claims.

If fees for this substitute specification are required, the Commissioner is hereby authorized to charge the appropriate fee and any other fee deficiency in connection with this petition and application to Deposit Account No. 19-1345.

Respectfully submitted.

/Frank R. Agovino/

Frank R. Agovino, 27,416 SENNIGER POWERS LLP 100 North Broadway, 17th Floor St. Louis, Missouri 63102 (314) 345.7000